CRS

Community Reinvestment Strategy
——— Detroit ———

Chapter 4

Socio-Economic Profile

Cluster 2
Asset Profile

Socio-Economic Profile

1990 Census data generally verifies physical observation and focus group perceptions of Cluster 2 as a solid bedroom community with modest housing values and sound family values. Comparisons are made to City of Detroit totals to express distinct characteristics. The percentage of children and married couples with children are greater than the city average. A significant percentage of low to mid household values are represented and greater than the city average. The racial composite is decidedly African-American; however, the percentage is lower than the city as a whole. The remainder of the variables are similar. Matrices on the following three pages give comparable detailed information. More specific discussion on distinct census categories is given below.

Race/Ethnicity - The cluster's racial composite is decidedly African-American (62.0 %); however, the percentage is less than the city average of 75.3%. Whites comprise the other dominant ethnic group with 34.6% which is greater than the city average of 20.7%. Further review of data shows this area to have a larger Asian/Pacific Islander contingent (2.0%) than the entire city (0.8%). Cluster 2 has a lower percentage of Hispanics (1.0%) as compared to the 2.8% city average.

Age Structure - This cluster is younger than the overall city. Youth under the age of 18 account for over one third (34.9%) of the total population which is greater than the city average of 29.4%. The 65 and over group is the antithesis of this comparison with a cluster percentage of 9.2% and city average of 12.2%.

Household Structure - The percentage of married couples and married couples with children is greater than the city average. Over one-third are married (34.8%) with over one-half (55.8%) of this total having children. The city average for married couples is less with 29.4% married. Less than one-half (49.4%) have children.

School Enrollment/Educational Attainment - Cluster 2 has a higher percentage of youth enrolled in preprimary, elementary, and secondary schools than the city average. However; the percentage of college enrollees is less.

Occupation - Cluster 2 has a larger proportion of precision production, craft, and repair employees and less professional specialty employees than the city average.

Household Income - The household income of this cluster does not significantly differ from the overall city average. However, a slightly greater proportion of cluster households have a higher middle income range of $25,000 to $49,999. The percentage of incomes under $25,000 is slightly less than the city's.

Census Tract Comparison within Sector 2

Tract #	Median Housing Value	Median Household Income	Persons below poverty level	% Persons below poverty level	% Owner Occupied Units	% Vacant Units
5001	$ 30,600	$ 29,891	250	6%	87%	3%
5002	$ 33,100	$ 35,614	224	7%	90%	2%
5003	$ 24,400	$ 22,361	705	18%	66%	5%
5004	$ 16,400	$ 8,523	3,400	60%	28%	10%
5005	$ 23,100	$ 21,028	1,719	41%	53%	6%
5006	$ 22,800	$ 18,945	2,462	36%	51%	7%
5007	$ 28,900	$ 28,542	287	7%	77%	3%
5008	$ 30,000	$ 28,906	194	9%	83%	2%
5009	$ 28,800	$ 25,968	862	21%	65%	5%
5010	$ 30,000	$ 32,304	499	14%	73%	5%
5011	$ 28,100	$ 30,038	1,154	23%	68%	5%
5012	$ 26,400	$ 29,537	611	21%	58%	7%
5031	$ 32,800	$ 30,680	383	14%	86%	3%
5032	$ 23,400	$ 27,300	573	14%	80%	3%
5033	$ 25,100	$ 23,712	1,301	27%	74%	4%
5034	$ 22,300	$ 21,152	573	23%	59%	8%
5035	$ 24,000	$ 16,474	2,538	45%	51%	8%
5036	$ 24,600	$ 17,539	1,015	31%	50%	7%
5037	$ 15,600	$ 11,677	1,822	51%	31%	9%
5039	$ 23,900	$ 17,917	1,930	42%	44%	9%
5040	$ 24,600	$ 17,115	1,215	42%	49%	9%
5041	$ 21,600	$ 15,096	1,567	46%	43%	6%
5042	$ 24,600	$ 14,664	2,122	45%	48%	8%
5043	$ 23,500	$ 15,651	2,031	45%	50%	5%
5044	$ 21,500	$ 12,434	2,200	49%	37%	9%
5049	$ 28,200	$ 28,597	786	20%	69%	3%
5050	$ 19,300	$ 21,473	546	26%	48%	9%
5052	$ 26,500	$ 21,016	1,721	36%	54%	5%
5053	$ 23,300	$ 16,161	1,558	45%	44%	6%

Occupied Housing Units - Over 94% of units are occupied which is greater than the city average of 91.2%. The vacancy rate of 5.8% is less than the average.

Household Value - Cluster 2 has a higher incidence of modest housing values between $15,000 to $49,999 and lower proportions of values less than $15,000 and between $50,000 and $99,999. The balance of categories are similar.

Contract Rent - Over three quarters (77.4%) of renters pay $250 to $499 per month for rental properties. A second larger group (18.5%) pays $100 to $249 per month. The balance of rental categories is negligible in size. This breakdown similarly compares to the City of Detroit rankings except for differing percentages. Slightly over one-half (52.1%) of renters pay $250 to $499 per month with 38.9% paying $100 to $249 per month. As with Cluster 2, the remaining categories are minimal in proportion.

Year Structure Built - The 1940's decade accommodated the largest growth period with 40.6% of units being built. Large growth periods occurred during the 1950's and prior to 1940 with over 20% of structures built in each time frame. The city time periods vary. The greatest percentage of houses (35.8%) were constructed prior to 1940. The 1940 and 1950 decades were significantly developed with over 20% in each era. Construction rates dropped severely during the 1960's and have been decreasing during the 1970's and 1980's for both Cluster 2 and the overall city.

Crime Statistics - The Detroit Police Department issued crime statistics by squad car area for 1996. This cluster ranks the highest in terms of total crimes reported which refers to homicides, rapes, robberies, assaults, burglaries, larcenies, and auto thefts. The greatest occurrence in the city happened in a Cluster 2 area bounded by Gratiot, Seven Mile/Moross, I - 94, and Houston - Whittier. Nearly 2,500 incidents were reported. Four other areas reported 1,500 to 1,999 crimes. The entire area south of McNichols Road except for a strip along Conner west of Gratiot falls into this category. Another high area is located between Eight Mile, Schoenherr, Seven Mile, and the west boundary at the GT&W railroad. In conclusion, Cluster 2 ranks very high in crime rates for each category except larcenies as reported by the police department.